

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Epifanio Arroyo
Irma Arroyo
Debtor(s)

Case No. 16 B 03439

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 05/25/2016.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,889.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,889.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,813.44
Court Costs	\$0.00
Trustee Expenses & Compensation	\$75.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,889.00

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Medical Center	Unsecured	1,282.00	NA	NA	0.00	0.00
America Medical Collection Agency	Unsecured	33.00	NA	NA	0.00	0.00
American Express	Unsecured	2,353.00	NA	NA	0.00	0.00
Andina & Irabagon S.C.	Unsecured	200.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Central Credit Union of Illinois	Unsecured	1,010.00	NA	NA	0.00	0.00
Central Credit Union of Illinois	Unsecured	69,973.00	NA	NA	0.00	0.00
CIT BANK NA	Secured	211,000.00	209,576.10	209,576.10	0.00	0.00
CIT BANK NA	Secured	49,903.13	45,972.98	45,972.98	0.00	0.00
Citi Cards	Unsecured	2,334.00	NA	NA	0.00	0.00
Citibank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	3,622.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	334.57	334.57	334.57	0.00	0.00
Dynia & Associates, LLC	Unsecured	2,890.00	NA	NA	0.00	0.00
Estaban Linarez Sleep, LLC	Unsecured	10.00	NA	NA	0.00	0.00
FMA Alliance, Ltd.	Unsecured	8,734.00	NA	NA	0.00	0.00
Gottlieb Memorial Hospital	Unsecured	2,430.00	NA	NA	0.00	0.00
Harris & Harris	Unsecured	2,540.00	NA	NA	0.00	0.00
Kohl's	Unsecured	1,062.00	NA	NA	0.00	0.00
Laboratory Corp of America Holdings	Unsecured	919.00	NA	NA	0.00	0.00
Loyola Univ. Medical Center	Unsecured	81.00	NA	NA	0.00	0.00
Loyola Univ. Medical Center	Unsecured	17.00	NA	NA	0.00	0.00
Merchants & Medical	Unsecured	1,062.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	514.00	NA	NA	0.00	0.00
Nationwide Credit & Collection, Inc	Unsecured	124.00	NA	NA	0.00	0.00
Northland Group, Inc.	Unsecured	7,771.00	NA	NA	0.00	0.00
Northland Group, Inc.	Unsecured	1,467.00	NA	NA	0.00	0.00
Northland Group, Inc.	Unsecured	22.00	NA	NA	0.00	0.00
Pulmonary Consultants	Unsecured	35.00	NA	NA	0.00	0.00
Quest Diagnostics	Unsecured	24.00	NA	NA	0.00	0.00
Republic Services	Unsecured	89.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
The Eye Specialists Center LLC	Unsecured	88.00	NA	NA	0.00	0.00
Toyota Motor Credit Corporation	Secured	14,645.00	13,919.35	13,919.35	0.00	0.00
Transworld Systems Inc	Unsecured	115.00	NA	NA	0.00	0.00
United Collection Bureau	Unsecured	6,778.00	NA	NA	0.00	0.00
United Recovery Systems	Unsecured	2,046.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$209,576.10	\$0.00	\$0.00
Mortgage Arrearage	\$45,972.98	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,919.35	\$0.00	\$0.00
All Other Secured	\$334.57	\$0.00	\$0.00
TOTAL SECURED:	\$269,803.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,889.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,889.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/25/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.